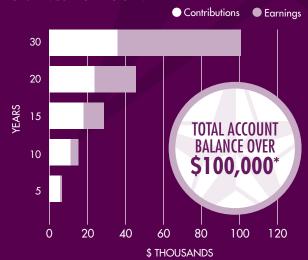


# DEDICATION. DETERMINATION. DILIGENCE.

As a member of the uniformed services, you display these qualities every day. Why not put the same effort toward your retirement? By contributing to the Thrift Savings Plan (TSP), you can help protect your future while you protect our country.

## **ENJOY INVESTMENT GROWTH**

Here's an example of how a monthly contribution of \$100 can grow with a 6% investment return:



Your total contributions: \$36,000

## WHY TSP? THE REAL QUESTION IS: WHY NOT?

 Retirement benefits are yours no matter how long you serve.



- The TSP gives you a choice of tax treatments—pre-tax (traditional) and after-tax (Roth).
- Some plan fees can take the bang out of your buck, but the TSP's expenses are lower than any similar plan, so you keep more of what you save.
- The TSP offers you five individual investment funds that range in financial risk from conservative to aggressive.
- The TSP also has Lifecycle Funds designed by financial experts and based on when you'll need your money in retirement.
- You have the opportunity to make contributions from tax-exempt pay, basic pay, incentive pay, special pay, and bonus pay.

### **BLENDED RETIREMENT SYSTEM**

 In addition to the benefits listed above, if you're in the Blended Retirement System (BRS), your service makes automatic and matching contributions to your TSP account.

Want to learn more? Visit tsp.gov or check out our YouTube channel at youtube.com/TSP4gov. For more information about contributing to the TSP, contact your service payroll office.











#### **THRIFTLINE**

1-877-968-3778

Outside the U.S. and Canada 404-233-4400

**TDD** (for hearing-impaired participants) 1-877-847-4385